



# The State of South Carolina Department of Consumer Affairs

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October 24, 2011

**RE: *Teens & Money Essay Contest***

Dear Florence County High School Educators:

The South Carolina Department of Consumer Affairs and the Florence County Library System are excited to announce the 2012 *Teens & Money Essay Contest* – a competition for Florence County high school students.

The contest is made possible through a grant from *Smart investing@your library*® - a partnership between the FINRA Investor Education Foundation and the American Library Association.

Kids today are growing up with words and phrases like “recession,” “economic downturn,” and “from Wall Street to main street.” The value of a dollar has never been more apparent in our country’s history. It is imperative that students grasp financial concepts and money management skills. Those who learn fiscal responsibility and understand the importance of wise spending and saving will reap the benefits as they enter “the real world.”

Our goal is to provide these young consumers with sufficient information to enable them to exercise the option of informed choice. The Department and Library believe that students participating in the essay contest will develop a better understanding of financial literacy and consumer education, and will improve the students’ writing skills.

Students entering the competition will be asked to:

1. go to [www.florencelibrary.org](http://www.florencelibrary.org), select *Teens & Money Essay Contest*
2. choose a featured lesson, and
3. write about how they will apply what they have learned, to include a discussion of any changes they made as a result of participating in the lesson.

Complete guidelines for the competition are enclosed. If you need further information, please call the Department’s Public Information Division at (803) 734-4296 or toll-free at (800) 922-1594. **The top five (5) winners will receive a \$100 United States Savings Bond and will be recognized along with their parents/guardian and a teacher in a public ceremony.**

Best,

Carri Grube Lybarker, Esq.



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